



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [WESBANCO, INC.](#)

City/State [WHEELING, WV](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [16,892,349](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WESBANCO, INC.](#)

[1 BANK PLAZA](#)

[WHEELING, WV 26003](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	16,872,202	16,340,327			16,377,201			12,840,864			11,346,824		
Net income (\$000)	188,112	69,189			122,044			158,873			143,112		
Number of BHCs in peer group	132	130			128			125			118		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.78	2.65	59	2.98	2.80	60	2.97	2.77	62	3.17	3.01	53	3.13	3.08	47
+ Non-interest income	0.79	1.09	36	0.74	1.21	32	0.75	1.21	33	0.87	1.32	35	0.87	1.31	33
- Overhead expense	2.08	2.21	48	2.17	2.59	32	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
- Provision for credit losses	-0.40	-0.12	9	0.88	0.66	75	0.66	0.51	74	0.09	0.15	38	0.07	0.14	27
+ Securities gains (losses)	0	0.01	57	0.02	0.03	60	0.02	0.02	58	0.02	0.01	87	0	0	69
+ Other tax equivalent adjustments	0	0	87	0	0	80	0	0	84	0	0	42	0	0	7
= Pretax net operating income (tax equivalent)	1.90	1.76	65	0.70	0.91	31	0.92	1.04	37	1.56	1.56	47	1.60	1.57	47
Net operating income	1.49	1.34	68	0.56	0.70	31	0.75	0.81	39	1.24	1.19	51	1.26	1.24	48
Net income	1.49	1.34	68	0.56	0.71	30	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.36	3.12	64	3.87	3.64	65	3.81	3.55	66	4.39	4.41	51	4.21	4.24	50
Interest expense	0.20	0.26	42	0.47	0.58	41	0.43	0.52	44	0.75	1.08	27	0.68	0.86	35
Net interest income (tax equivalent)	3.16	2.85	69	3.39	3.05	70	3.38	3.01	69	3.63	3.33	62	3.54	3.38	51
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.12	18	0.08	0.28	26	0.06	0.27	22	0.09	0.21	40	0.06	0.22	24
Earnings coverage of net loan and lease losses (X)	233.92	26.30	93	27.78	20.97	74	35.05	22.91	79	26.94	24.40	68	46.31	21.75	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.32	59	1.68	1.58	67	1.72	1.58	68	0.51	0.83	22	0.64	0.90	26
Allowance for loan and lease losses / Total loans and leases	1.37	1.30	60	1.66	1.55	68	1.70	1.55	68	0.51	0.81	23	0.64	0.89	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.58	27	0.34	0.71	19	0.34	0.71	16	0.47	0.57	42	0.49	0.61	38
30-89 days past due loans and leases / Total loans and leases	0.33	0.29	65	0.16	0.37	29	0.29	0.39	44	0.35	0.43	51	0.26	0.44	26
Liquidity and Funding															
Net noncore funding dependence	-3.58	-3.31	48	6.69	6.19	57	2.30	3.20	51	14.23	14.45	52	14.44	16.62	47
Net short-term noncore funding dependence	-5.10	-9.17	62	3.68	-2.71	72	-0.52	-4.76	63	9.63	3.38	65	7.64	4.66	51
Net loans and leases / Total assets	58.08	58.81	48	66.08	63	51	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
Capitalization															
Tier 1 leverage ratio	10.10	9.07	78	10.18	9.05	81	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81
Holding company equity capital / Total assets	16.13	10.79	97	16.50	11.12	97	16.78	11.16	96	16.50	12.43	88	15.86	12.22	88
Total equity capital (including minority interest) / Total assets	16.13	10.91	97	16.50	11.24	97	16.78	11.29	96	16.50	12.57	88	15.86	12.27	87
Common equity tier 1 capital / Total risk-weighted assets	12.91	12.64	61	12.99	12.26	71	13.40	12.38	71	12.89	12.17	73	13.14	12.12	74
Net loans and leases / Equity capital (X)	3.60	5.47	14	4	5.73	15	3.91	5.58	15	3.96	5.21	21	3.85	5.29	18
Cash dividends / Net income	38.63	27.22	75	93.08	49.74	88	72.48	42.30	89	45.17	33.12	73	40.49	27.31	76
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	2.01	9.51	17	31.48	16.67	87	4.49	16.68	15	26	9.26	87	27.03	7	91
Equity capital	-0.33	7.52	12	30.06	6.54	93	6.28	6.99	51	31.08	10.49	90	41.82	7.89	93
Net loans and leases	-10.33	-0.66	9	41.60	12.75	91	4.99	9.07	36	34.69	9.10	91	20.56	7.89	88
Noncore funding	-53.72	-21.64	10	-8.66	-6.57	48	-46.31	-12.18	9	32.39	6.59	85	13.74	10.67	63
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	1.29	10.65	27	1.29	13.73	25	1.27	13.56	24	1.40	13.04	30	0	13.37	15
Equity investment in subsidiaries / Equity capital	100.27	103.15	37	96.49	103.27	13	97.42	102.81	19	99.54	103.22	27	101.26	103.10	45
Cash from ops + noncash items + op expense / Op expense + dividends	156.68	155.61	60	92.15	142.45	23	68.67	147.24	9	128.99	190.27	29	139.61	174.91	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	318,749	351,522	466,241	393,897	332,558	-9.32	97.68
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	313,579	346,605	459,617	388,011	327,855	-9.53	96.99
Tax-exempt income on loans and leases.....	5,170	4,917	6,624	5,886	4,703	5.15	150.97
Estimated tax benefit on income on loans and leases.....	1,374	1,307	1,761	1,565	1,250	5.14	23.89
Income on loans and leases (tax equivalent).....	320,123	352,829	468,002	395,462	333,808	-9.27	97.17
Investment interest income (tax equivalent).....	52,532	58,959	74,934	90,394	83,025	-10.90	5.05
Interest on balances due from depository institutions.....	60	89	117	168	282	-32.58	150.00
Interest income on other earning assets.....	1,806	4,095	5,068	5,843	5,212	-55.90	4.70
Total interest income (tax equivalent).....	374,521	415,972	548,121	491,867	422,327	-9.96	74.92
Interest on time deposits of \$250K or more	3,027	6,947	8,818	6,780	4,922	-56.43	
Interest on time deposits < \$250K.....	3,095	3,818	4,744	8,851	7,528	-18.94	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,116	11,430	13,487	27,823	19,385	-55.24	38.53
Interest on other borrowings and trading liabilities.....	8,679	26,424	31,479	39,507	34,601	-67.15	-27.78
Interest on subordinated debt and mandatory convertible securities	2,236	2,413	3,268	1,387	1,285	-7.34	2330.43
Total interest expense.....	22,153	51,032	61,796	84,348	67,721	-56.59	-6.28
Net interest income (tax equivalent).....	352,368	364,940	486,325	407,519	354,606	-3.44	85.00
Non-interest income.....	100,438	91,009	123,022	111,636	98,643	10.36	76.64
Adjusted operating income (tax equivalent)	452,806	455,949	609,347	519,155	453,249	-0.69	83.07
Overhead expense.....	263,541	265,419	353,010	311,200	264,327	-0.71	75.92
Provision for credit losses.....	-50,714	107,949	107,741	11,065	7,597		
Securities gains (losses)	181	2,641	2,726	3,097	86	-93.15	-92.11
Other tax equivalent adjustments	3	1	1	0	-10	200.00	
Pretax net operating income (tax equivalent).....	240,104	85,269	151,360	200,097	181,287	181.58	156.98
Applicable income taxes	47,445	11,332	23,035	34,341	31,412	318.68	110.19
Tax equivalent adjustments	4,547	4,748	6,281	6,883	6,763	-4.23	-46.14
Applicable income taxes (tax equivalent).....	51,992	16,080	29,316	41,224	38,175	223.33	67.64
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	188,112	69,189	122,044	158,873	143,112	171.88	201.38
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	188,112	69,189	122,044	158,873	143,112	171.88	201.38
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	188,112	69,189	122,044	158,873	143,112	171.88	201.38
Investment securities income (tax equivalent).....	52,532	58,959	74,934	90,394	83,025	-10.90	5.05
US Treasury and agency securities (excluding mortgage-backed securities)	3,378	3,560	4,659	4,608	3,533	-5.11	305.52
Mortgage-backed securities	27,442	32,467	40,389	49,702	41,862	-15.48	39.21
All other securities	21,712	22,932	29,886	36,084	37,630	-5.32	-26.30
Cash dividends declared.....	72,663	64,400	88,459	71,760	57,951	12.83	151.03
Common	65,069	64,400	85,815	71,760	57,951	1.04	124.79
Preferred.....	7,594	0	2,644	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.96	2.90	52	3.39	3.35	54	3.35	3.27	55	3.83	4	34	3.72	3.87	39
Less: Interest expense	0.18	0.24	42	0.42	0.54	38	0.38	0.48	40	0.66	0.98	26	0.60	0.79	34
Equals: Net interest income (tax equivalent)	2.78	2.65	59	2.98	2.80	60	2.97	2.77	62	3.17	3.01	53	3.13	3.08	47
Plus: Non-interest income	0.79	1.09	36	0.74	1.21	32	0.75	1.21	33	0.87	1.32	35	0.87	1.31	33
Equals: adjusted operating income (tax equivalent)	3.58	3.80	41	3.72	4.06	35	3.72	4.04	37	4.04	4.41	32	3.99	4.46	26
Less: Overhead expense	2.08	2.21	48	2.17	2.59	32	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
Less: Provision for credit losses	-0.40	-0.12	9	0.88	0.66	75	0.66	0.51	74	0.09	0.15	38	0.07	0.14	27
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	57	0.02	0.03	60	0.02	0.02	58	0.02	0.01	87	0	0	70
Plus: other tax equivalent adjustments	0	0	87	0	0	80	0	0	84	0	0	42	0	0	7
Equals: Pretax net operating income (tax equivalent)	1.90	1.76	65	0.70	0.91	31	0.92	1.04	37	1.56	1.56	47	1.60	1.57	47
Less: Applicable income taxes (tax equivalent)	0.41	0.41	62	0.13	0.21	28	0.18	0.23	33	0.32	0.36	36	0.34	0.33	51
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.49	1.34	68	0.56	0.70	31	0.75	0.81	39	1.24	1.19	51	1.26	1.24	48
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.49	1.34	68	0.56	0.71	30	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Memo: Net income (last four quarters)	1.44	1.30	67	0.67	0.81	32	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Net income—BHC and noncontrolling (minority) interest	1.49	1.35	68	0.56	0.72	31	0.75	0.83	38	1.24	1.20	51	1.26	1.25	48
Margin Analysis															
Average earning assets / Average assets	88.11	93.09	4	87.79	92.11	7	87.84	92.32	7	87.33	91.05	11	88.36	91.48	21
Average interest-bearing funds / Average assets	56.51	61.98	26	60.06	64.67	29	59.43	64.06	29	64.38	65.57	43	64.70	65.56	47
Interest income (tax equivalent) / Average earning assets	3.36	3.12	64	3.87	3.64	65	3.81	3.55	66	4.39	4.41	51	4.21	4.24	50
Interest expense / Average earning assets	0.20	0.26	42	0.47	0.58	41	0.43	0.52	44	0.75	1.08	27	0.68	0.86	35
Net interest income (tax equivalent) / Average earning assets	3.16	2.85	69	3.39	3.05	70	3.38	3.01	69	3.63	3.33	62	3.54	3.38	51
Yield or Cost															
Total loans and leases (tax equivalent)	4.04	4.07	53	4.35	4.35	55	4.30	4.27	56	4.95	5.09	47	4.76	4.95	44
Interest-bearing bank balances	0.01	0.13	5	0.03	0.36	1	0.03	0.27	1	0.25	2.04	2	0.67	1.64	3
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.32	3.09	63	3.82	3.61	64	3.77	3.51	67	4.32	4.36	48	4.14	4.20	49
Investment securities (tax equivalent)	2.03	1.77	71	2.69	2.36	78	2.61	2.25	78	2.97	2.76	71	2.90	2.68	71
US Treasury and agency securities (excluding mortgage-backed securities)	1.95	1.23	86	2.45	1.85	79	2.23	1.75	75	2.65	2.32	76	2.38	2.05	75
Mortgage-backed securities	1.41	1.55	35	2.39	2.17	72	2.29	2.05	72	2.53	2.61	41	2.35	2.50	31
All other securities	3.09	2.85	63	3.71	3.28	72	3.69	3.24	72	3.82	4.06	53	3.62	4.20	47
Interest-bearing deposits	0.17	0.22	41	0.37	0.60	24	0.33	0.53	28	0.67	1.10	20	0.54	0.81	27
Time deposits of \$250K or more	1.20	0.70	90	2.14	1.53	92	2.12	1.42	92	2.03	1.96	55	1.86	1.44	84
Time deposits < \$250K	0.35	0.67	16	0.35	1.47	2	0.34	1.36	1	0.75	1.82	5	0.68	1.29	13
Other domestic deposits	0.09	0.16	34	0.25	0.41	22	0.22	0.36	24	0.55	0.93	19	0.44	0.67	28
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.17	0.18	65	0.54	0.71	52	0.48	0.62	53	1.70	1.86	44	1.42	1.51	45
Other borrowed funds and trading liabilities	1.24	1.29	46	1.89	1.54	70	1.86	1.50	69	2.13	2.38	33	1.80	2.28	18
All interest-bearing funds	0.31	0.38	45	0.69	0.82	41	0.63	0.74	44	1.02	1.49	23	0.92	1.19	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	100,438		91,009		123,022		111,636		98,643						
Fiduciary activities income	22,069		19,580		26,335		26,579		24,623						
Service charges on deposit accounts - domestic	15,044		15,388		20,767		25,696		22,564						
Trading revenue.....	618		890		1,504		1,116		-872						
Investment banking fees and commissions.....	5,321		4,787		6,192		6,991		7,185						
Insurance activities revenue.....	3,047		2,812		3,894		3,484		3,215						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	504		19		33		275		105						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	17,150		20,504		29,249		9,267		4,572						
Other non-interest income.....	36,685		27,029		35,048		38,228		37,251						
Total overhead expenses	263,541		265,419		353,010		311,200		264,327						
Personnel expense.....	147,694		147,341		197,588		171,798		146,194						
Net occupancy expense.....	40,785		37,441		50,545		41,856		35,308						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	8,622		10,085		13,412		10,340		6,980						
Other operating expenses.....	66,440		70,552		91,465		87,206		75,845						
Fee income on mutual funds and annuities.....	3,670		3,354		4,263		6,991		7,189						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	1,043,513		943,610		992,721		930,855		840,718						
Number of equivalent employees	2,425		2,618		2,612		2,705		2,388						
Average personnel expense per employee.....	60.90		56.28		75.65		63.51		61.22						
Average assets per employee.....	6,957.61		6,241.53		6,269.99		4,747.08		4,751.60						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.65	2.14	74	3.69	2.09	74	3.47	2.02	74	6.26	2.72	82	7.29	3.08	83
Overhead expenses / Net Interest Income + non-interest income	58.79	58.85	42	58.82	62.06	41	58.54	62.28	37	60.75	61.29	53	59.20	60.88	42
Percent of Average Assets															
Total overhead expense	2.08	2.21	48	2.17	2.59	32	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
Personnel expense.....	1.17	1.23	40	1.20	1.30	41	1.21	1.30	43	1.34	1.41	42	1.29	1.44	35
Net occupancy expense.....	0.32	0.24	82	0.31	0.26	70	0.31	0.26	69	0.33	0.28	69	0.31	0.28	61
Other operating expenses.....	0.59	0.72	39	0.66	0.95	28	0.64	0.94	25	0.76	0.97	35	0.73	0.97	27
Overhead less non-interest income	1.29	1.08	66	1.42	1.27	66	1.40	1.25	65	1.55	1.32	63	1.46	1.38	54
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.20	58.34	44	58.21	61.60	42	57.93	61.82	36	59.94	60.64	52	58.32	60.37	41
Personnel expense.....	32.62	32.89	43	32.32	32.31	45	32.43	32.36	45	33.09	32.39	51	32.25	32.51	43
Net occupancy expense.....	9.01	6.26	87	8.21	6.55	77	8.29	6.58	76	8.06	6.52	77	7.79	6.48	76
Other operating expenses.....	16.58	18.68	40	17.69	22.16	35	17.21	22.28	30	18.79	21.20	42	18.27	20.90	36
Total non-interest income	22.18	28.20	37	19.96	28.52	34	20.19	28.83	33	21.50	29.23	40	21.76	28.50	39
Fiduciary activities income	4.87	2.27	82	4.29	2.06	80	4.32	2.09	79	5.12	1.97	85	5.43	2.14	86
Service charges on domestic deposit accounts	3.32	3.25	48	3.37	3.23	52	3.41	3.27	52	4.95	3.88	64	4.98	4.15	60
Trading revenue.....	0.14	0.68	56	0.20	1.37	52	0.25	1.28	51	0.21	1.18	47	-0.19	0.85	8
Investment banking fees and commissions.....	1.18	2.46	45	1.05	2.59	42	1.02	2.46	43	1.35	3.54	45	1.59	3.42	47
Insurance activities revenue.....	0.67	0.38	78	0.62	0.41	75	0.64	0.41	75	0.67	0.47	76	0.71	0.47	78
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.11	0.56	40	0	-0.04	52	0.01	0.01	52	0.05	0.28	43	0.02	0.65	25
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.79	3.64	58	4.50	3.74	66	4.80	3.92	65	1.79	1.86	56	1.01	1.61	50
Other non-interest income.....	8.10	9.39	52	5.93	9.49	32	5.75	9.65	31	7.36	10.04	39	8.22	9.86	51
Overhead less non-interest income	36.02	29.67	69	38.25	31.97	69	37.74	31.93	65	38.44	31.06	69	36.55	31.46	60
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.76	21.49	29	13.29	18.64	19	15.22	18.63	24	17.16	20.56	22	17.33	19.04	28
Applicable income tax + TE / Pretax net operating income + TE	21.65	23.11	28	18.86	22.16	22	19.37	21.18	27	20.60	23.23	26	21.06	21.56	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	7,966,935	8,460,060	8,394,872	8,328,816	6,145,068	-5.83	62.18	
Commercial and industrial loans	1,322,329	1,970,167	1,862,150	1,300,641	931,695	-32.88	89.60	
Loans to individuals	247,971	314,068	296,222	355,783	302,517	-21.05	-30.25	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	2,701	3,009	2,938	4,583	6,448	-10.24	-33.23	
Other loans and leases	408,518	380,590	405,352	326,149	283,241	7.34	39.33	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	9,948,454	11,127,894	10,961,534	10,315,972	7,668,969	-10.60	58.86	
Less: Allowance for loan and lease losses	136,605	185,109	185,827	52,429	48,948	-26.20	219.51	
Net loans and leases	9,811,849	10,942,785	10,775,707	10,263,543	7,620,021	-10.33	57.75	
Debt securities that reprice or mature in over 1 year	3,620,814	2,605,601	2,488,272	2,858,216	2,979,163	38.96	58.80	
Mutual funds and equity securities	2,936	3,004	2,995	3,451	4,064	-2.26	-40.73	
Subtotal	13,435,599	13,551,390	13,266,974	13,125,210	10,603,248	-0.85	57.98	
Interest-bearing bank balances	918,647	543,788	705,957	38,521	44,392	68.93	11009.53	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	319,909	187,090	221,077	387,095	155,900	70.99	384.44	
Trading assets	10,515	9,513	10,052	8,892	7,673	10.53	48.73	
Total earning assets	14,684,670	14,291,781	14,204,060	13,559,718	10,811,213	2.75	71.02	
Non-interest-bearing cash and due from depository institutions	202,302	222,996	198,303	195,184	141,701	-9.28	82.77	
Premises, fixed assets, and leases	232,134	248,491	249,420	261,014	166,925	-6.58	67.33	
Other real estate owned	293	730	504	4,062	7,173	-59.86	-96.95	
Investment in unconsolidated subsidiaries	4,033	4,033	4,033	4,235	5,039	0.00	7.66	
Intangible and other assets	1,769,174	1,791,397	1,768,799	1,695,076	1,343,524	-1.24	83.15	
Total assets	16,892,349	16,558,967	16,424,793	15,719,289	12,475,575	2.01	72.10	
Quarterly average assets	17,018,457	16,645,593	16,487,823	13,891,163	12,624,659	2.24	95.17	
Average loans and leases (YTD)	10,568,726	10,822,710	10,882,175	7,992,865	7,013,237	-2.35	101.92	
Memoranda								
Loans held-for-sale	32,308	134,151	168,377	43,013	8,994	-75.92	59.70	
Loans not held-for-sale	9,916,146	10,993,743	10,793,157	10,272,959	7,659,975	-9.80	58.86	
Real estate loans secured by 1–4 family	2,557,024	2,954,529	2,889,014	3,051,938	2,628,569	-13.45	14.61	
Commercial real estate loans	5,385,482	5,470,274	5,464,227	5,234,623	3,478,093	-1.55	102.08	
Construction and land development	831,137	799,026	767,536	792,174	574,009	4.02	58.66	
Multifamily	543,863	598,546	538,402	513,577	548,034	-9.14	43.29	
Nonfarm nonresidential	4,010,482	4,072,702	4,158,289	3,928,872	2,356,050	-1.53	127.66	
Real estate loans secured by farmland	24,429	35,257	41,631	42,255	38,406	-30.71	51.64	
Total investment securities	3,943,659	2,795,695	2,712,344	3,248,762	3,139,127	41.06	67.74	
U.S. Treasury securities	10,000	19,992	39,982	32,837	19,879	-49.98		
US agency securities (excluding mortgage-backed securities)	240,074	201,104	219,461	168,844	152,476	19.38	209.30	
Municipal securities	960,319	732,175	716,890	831,984	1,013,633	31.16	4.82	
Mortgage-backed securities	2,679,687	1,780,336	1,673,987	2,129,333	1,878,526	50.52	108.95	
Asset-backed securities	0	0	0	0	0			
Other debt securities	50,643	59,084	59,029	82,313	70,549	-14.29	-27.60	
Mutual funds and equity securities	2,936	3,004	2,995	3,451	4,064	-2.26	-40.73	
Available-for-sale securities	2,986,803	2,045,924	1,978,137	2,393,558	2,114,129	45.99	129.40	
U.S. Treasury securities	10,000	19,992	39,982	32,837	19,879	-49.98		
US agency securities (excluding mortgage-backed securities)	233,435	192,848	211,682	159,628	141,653	21.05	268.36	
Municipal securities	109,821	126,539	115,763	145,608	185,112	-13.21	-1.30	
Mortgage-backed securities	2,616,005	1,680,633	1,584,835	2,006,396	1,730,226	55.66	140.68	
Asset-backed securities	0	0	0	0	0			
Other debt securities	17,542	25,912	25,875	49,089	37,259	-32.30	-50.62	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	24,574	35,634	36,971	22,770	-192	-31.04	-38.77	
Available-for-sale securities appreciation (depreciation)	24,426	70,904	61,479	24,143	-27,929	-65.55	47.89	
Structured notes, fair value	0	0	0	10,521	35,122		-100.00	
Pledged securities	2,025,214	1,936,730	1,774,636	2,026,128	1,961,368	4.57	59.79	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,531,958	4,073,305	4,070,307	3,178,285	2,441,052	11.26	166.98
NOW, ATS and transaction accounts	3,283,444	2,633,601	2,839,536	2,316,855	2,146,508	24.68	102.87
Time deposits less brokered deposits < \$250K	1,071,698	1,303,342	1,236,637	1,520,546	1,072,266	-17.77	
MMDA and other savings accounts	4,194,100	3,788,560	3,903,900	3,454,706	2,788,783	10.70	87.07
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	13,081,200	11,798,808	12,050,380	10,470,392	8,448,609	10.87	104.63
Time deposits of \$250K or more	331,856	371,635	350,250	490,431	321,881	-10.70	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	152,546	381,909	241,950	282,362	290,522	-60.06	19.70
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	151,399	585,691	365,576	1,056,357	488,561	-74.15	-68.45
Other borrowings w/remaining maturity over 1 year	111,761	267,523	244,985	421,715	570,717	-58.22	-76.72
Brokered deposits < \$250K	10,401	31,111	28,808	43,198	61,154	-66.57	
Noncore funding	757,963	1,637,869	1,231,569	2,294,063	1,732,835	-53.72	-58.57
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	167,711	192,150	192,291	199,869	189,842	-12.72	2.66
Other liabilities	161,492	197,174	193,816	161,044	125,462	-18.10	95.10
Total liabilities	14,168,366	13,826,001	13,668,056	13,125,368	10,496,748	2.48	67.31
Equity Capital							
Perpetual preferred stock (including surplus)	144,484	144,529	144,484	0	0	-0.03	
Common stock	141,834	141,834	141,834	141,827	113,758	0.00	55.22
Common surplus	1,634,086	1,634,172	1,634,815	1,636,966	1,166,701	-0.01	141.01
Retained earnings	946,746	802,892	831,688	824,694	737,581	17.92	62.28
Accumulated other comprehensive income	4,463	38,301	31,359	1,201	-37,871		
Other equity capital components	-147,630	-28,762	-27,443	-10,767	-1,342		
Total holding company equity capital	2,723,983	2,732,966	2,756,737	2,593,921	1,978,827	-0.33	102.20
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,723,983	2,732,966	2,756,737	2,593,921	1,978,827	-0.33	102.20
Total liabilities and capital	16,892,349	16,558,967	16,424,793	15,719,289	12,475,575	2.01	72.10
Memoranda							
Non-interest-bearing deposits	4,531,958	4,073,305	4,070,307	3,178,285	2,441,052	11.26	166.98
Interest-bearing deposits	8,891,499	8,128,249	8,359,131	7,825,736	6,390,592	9.39	63.54
Total deposits	13,423,457	12,201,554	12,429,438	11,004,021	8,831,644	10.01	88.15
Long-term debt that reprices within 1 year	35,018	25,000	25,000	25,209	0	40.07	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,756,737	2,593,921	2,593,921	1,978,827	1,395,321		
Accounting restatements	0	-26,591	-26,591	0	0		
Net income	188,112	69,189	122,044	158,873	143,112		
Net sale of new perpetual preferred stock	0	144,529	144,484	0	0		
Net sale of new common stock	0	0	0	0	1,450		
Sale of treasury stock	2,300	504	976	159	399		
Less: Purchase of treasury stock	128,006	25,296	25,296	10,298	697		
Changes incident to business combinations	0	0	0	493,935	498,614		
Less: Dividends declared	72,663	64,400	88,459	71,760	57,951		
Change in other comprehensive income	-26,896	37,100	30,158	39,072	-5,313		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	4,399	4,010	5,500	5,113	3,892		
Holding company equity capital, ending balance	2,723,983	2,732,966	2,756,737	2,593,921	1,978,827		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	47.16	36.06	78	51.09	36.66	81	51.11	36.22	82	52.98	37.78	72	49.26	37.19	68
Commercial and industrial loans	7.83	11.11	31	11.90	14.40	33	11.34	13.52	37	8.27	12.02	31	7.47	12.85	25
Loans to individuals	1.47	3.60	51	1.90	3.57	51	1.80	3.40	51	2.26	4.20	52	2.42	4.31	52
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	36	0.02	0.20	40	0.02	0.19	39	0.03	0.24	46	0.05	0.30	55
Other loans and leases.....	2.42	4.26	39	2.30	4.66	32	2.47	4.63	34	2.07	5.01	28	2.27	5	31
Net loans and leases.....	58.08	58.81	48	66.08	63	51	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
Debt securities over 1 year.....	21.43	18.32	67	15.74	14.80	56	15.15	15.55	50	18.18	14.60	70	23.88	14.63	89
Mutual funds and equity securities	0.02	0.05	46	0.02	0.06	47	0.02	0.05	44	0.02	0.06	49	0.03	0.06	55
Subtotal	79.54	78.17	46	81.84	79.07	50	80.77	78.16	51	83.50	79.65	48	84.99	79.97	54
Interest-bearing bank balances	5.44	9.37	29	3.28	6.40	31	4.30	7.51	28	0.25	3.06	4	0.36	3.04	10
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.89	1.51	68	1.13	1.85	43	1.35	1.68	53	2.46	1.91	69	1.25	1.96	51
Trading assets	0.06	0.58	47	0.06	1.04	41	0.06	1.01	41	0.06	1.19	38	0.06	1.33	41
Total earning assets.....	86.93	91.57	6	86.31	90.87	7	86.48	91.05	6	86.26	89.53	15	86.66	89.74	18
Non-interest cash and due from depository institutions.....	1.20	0.99	65	1.35	1.03	75	1.21	1.07	57	1.24	1.14	57	1.14	1.21	42
Other real estate owned.....	0	0.01	27	0	0.03	25	0	0.02	24	0.03	0.03	57	0.06	0.04	69
All other assets.....	11.87	7.39	93	12.35	8.03	91	12.32	7.82	91	12.50	9.27	84	12.21	8.98	84
Memoranda															
Short-term investments	7.33	12.31	27	4.41	10.21	26	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19
U.S. Treasury securities.....	0.06	1.18	37	0.12	0.91	49	0.24	0.84	61	0.21	1.03	52	0.16	1.04	49
US agency securities (excluding mortgage-backed securities)	1.42	0.75	76	1.21	0.59	78	1.34	0.63	76	1.07	0.54	77	1.22	0.69	81
Municipal securities	5.68	1.70	87	4.42	1.60	83	4.36	1.69	81	5.29	1.34	90	8.12	1.62	96
Mortgage-backed securities	15.86	13.46	63	10.75	11.20	48	10.19	11.75	45	13.55	11.44	64	15.06	11.13	74
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.30	0.51	53	0.36	0.40	62	0.36	0.42	60	0.52	0.39	71	0.57	0.41	73
Loans held-for-sale.....	0.19	0.50	49	0.81	0.52	71	1.03	0.52	78	0.27	0.39	55	0.07	0.30	36
Loans held for investment	58.70	58.34	48	66.39	63.22	49	65.71	61.72	57	65.35	63.50	40	61.40	63.93	31
Real estate loans secured by 1–4 family	15.14	11.57	69	17.84	12.28	70	17.59	11.91	72	19.42	13.29	74	21.07	13.46	80
Revolving	3.69	1.44	93	3.81	1.72	87	3.83	1.66	91	4.03	2.07	79	4.73	2.27	86
Closed-end, secured by first liens	11.27	9.73	65	13.82	10.10	70	13.55	9.81	71	15.11	10.69	75	16.06	10.57	78
Closed-end, secured by junior liens	0.17	0.19	64	0.21	0.24	56	0.21	0.22	62	0.27	0.28	61	0.28	0.31	57
Commercial real estate loans	31.88	22.35	76	33.04	22.30	75	33.27	22.22	80	33.30	22.23	73	27.88	21.58	56
Construction and land development.....	4.92	3.40	69	4.83	3.47	68	4.67	3.40	67	5.04	3.44	71	4.60	3.51	63
Multifamily.....	3.22	3.32	60	3.61	3.10	65	3.28	3.12	63	3.27	3.01	63	4.39	2.72	80
Nonfarm nonresidential	23.74	14.65	81	24.60	14.72	83	25.32	14.72	84	24.99	14.69	78	18.89	14.44	63
Real estate loans secured by farmland.....	0.14	0.35	58	0.21	0.33	64	0.25	0.33	65	0.27	0.36	66	0.31	0.41	67

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	80.08	60.51	84	76.03	56.15	87	76.58	57.15	88	80.74	57.46	88	80.13	56.49	86
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.70	20	66	26.55	19.51	75	26.36	19.43	72	29.58	20.75	78	34.28	21.10	87
Real estate loans secured by 1–4 family.....	6.27	2.47	93	5.66	2.66	89	5.74	2.64	88	6.15	3.15	84	7.70	3.50	90
Revolving	19.43	17.35	62	20.89	16.64	67	20.61	16.59	67	23.44	17.39	73	26.58	17.39	84
Closed-end.....	54.13	37.13	81	49.16	33.63	83	49.85	34.63	82	50.74	33.52	83	45.35	32.14	68
Construction and land development.....	8.35	5.69	74	7.18	5.18	70	7	5.26	69	7.68	5.09	73	7.48	5.20	73
1–4 family.....	2.02	1.19	76	1.53	0.94	73	1.69	0.93	74	1.57	0.94	73	1.35	1.02	67
Other.....	6.34	4.46	71	5.66	4.09	68	5.32	4.19	65	6.11	4.02	74	6.14	4.05	73
Multifamily.....	5.47	5.41	63	5.38	4.78	63	4.91	4.96	58	4.98	4.69	61	7.15	4.10	83
Nonfarm nonresidential	40.31	24.45	84	36.60	22.19	86	37.94	22.93	87	38.09	22.15	88	30.72	21.40	70
Owner-occupied.....	12.71	8.31	75	11	7.46	74	11.40	7.68	72	12.02	7.72	77	11.51	8.03	69
Other.....	27.61	15.83	87	25.59	14.52	90	26.53	14.95	92	26.07	14.34	90	19.21	13.38	71
Real estate loans secured by farmland.....	0.25	0.61	57	0.32	0.52	64	0.38	0.54	65	0.41	0.55	65	0.50	0.63	67
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	13.29	19.45	29	17.70	22.98	30	16.99	22.17	31	12.61	19.53	27	12.15	20.32	24
Loans to individuals	2.49	6.58	50	2.82	6.23	49	2.70	6.13	50	3.45	7.13	50	3.94	7.36	52
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.03	0.38	36	0.03	0.31	39	0.03	0.32	39	0.04	0.37	43	0.08	0.46	55
Other loans and leases.....	4.11	8.42	42	3.42	9.11	35	3.70	9.09	35	3.16	9.85	30	3.69	9.66	31
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	468.50	383.43	68	494.24	387.92	70	480.72	381.27	71	557.42	391.26	79	469.97	379.80	60
Real estate loans secured by 1–4 family.....	150.37	124.74	67	172.60	130.23	67	165.44	125.03	67	204.26	138.18	75	201.03	137.84	76
Revolving	36.67	15.53	87	36.82	18.32	83	36.04	17.42	85	42.44	21.26	81	45.16	23.33	80
Closed-end.....	113.70	107.54	55	135.78	110.40	65	129.40	106.14	62	161.81	115.20	75	155.87	112.79	76
Commercial real estate loans	316.70	238.58	71	319.57	237.16	68	312.90	234.65	66	350.34	229.44	75	266	219.72	55
Construction and land development.....	48.88	36.07	67	46.68	36.48	67	43.95	35.62	64	53.02	34.95	71	43.90	35.36	62
1–4 family.....	11.81	7.44	71	9.92	6.64	70	10.58	6.34	71	10.84	6.61	70	7.90	7.04	60
Other.....	37.07	28.34	64	36.76	28.60	64	33.37	28.16	61	42.18	27.32	74	36	27.26	64
Multifamily.....	31.98	35.29	61	34.97	32.93	63	30.83	32.74	59	34.37	31.04	66	41.91	27.85	79
Nonfarm nonresidential	235.84	156.30	81	237.93	156.60	76	238.12	155.06	78	262.95	152.10	81	180.19	147.22	59
Owner-occupied.....	74.34	52.63	71	71.54	52.43	69	71.56	52.37	68	82.99	53.07	75	67.53	54.89	63
Other.....	161.50	100.99	84	166.39	101.87	80	166.56	100.54	82	179.96	97.41	85	112.66	91.80	61
Real estate loans secured by farmland.....	1.44	3.67	58	2.06	3.43	63	2.38	3.44	64	2.83	3.60	65	2.94	4.02	66
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	77.76	116.17	31	115.10	150.16	33	106.63	139.91	35	87.05	122.02	34	71.25	128.82	27
Loans to individuals	14.58	36.56	50	18.35	36.83	50	16.96	37.47	52	23.81	43.51	50	23.14	42.67	50
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.16	2.03	37	0.18	1.99	39	0.17	1.88	39	0.31	2.18	44	0.49	2.72	55
Other loans and leases.....	24.02	47.63	37	22.23	49.92	30	23.21	49.54	30	21.83	52.44	27	21.66	51.79	29
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.48	29.25	79	38.32	26.62	82	38.58	27.32	82	38.96	26.45	81	34.23	24.79	72
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	242.65	187.63	70	249.13	186.45	67	242.18	183.76	65	268.99	178.57	76	200.76	167.93	57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	316.99	244.92	70	320.67	243.47	67	313.74	240.85	65	351.98	236.10	75	268.28	225.98	55

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.33	12.31	27	4.41	10.21	26	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19
Liquid assets	24.04	29.12	39	16.77	24.65	29	17.34	26.22	25	16.37	22.44	39	17.99	22.72	47
Investment securities	23.35	20.37	63	16.88	17.19	51	16.51	17.85	45	20.67	16.99	69	25.16	17.27	84
Net loans and leases	58.08	58.81	48	66.08	63	51	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
Net loans, leases and standby letters of credit	58.27	59.61	47	66.41	63.89	48	65.92	62.48	57	65.68	64.84	38	61.47	65.07	27
Core deposits	77.44	75.52	43	71.25	69.20	41	73.37	70.67	44	66.61	63.09	46	67.72	62.13	55
Noncore funding	4.49	10.15	27	9.89	15.53	42	7.50	14.13	33	14.59	19.36	42	13.89	21.34	34
Time deposits of \$250K or more	1.96	1.67	66	2.24	2.35	57	2.13	2.11	58	3.12	2.94	57	2.58	2.89	48
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.90	1.19	58	2.31	1.44	76	1.47	1.47	66	1.80	1.94	63	2.33	1.97	70
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.90	0.54	69	2.31	0.59	87	1.47	0.54	78	1.80	0.48	79	2.33	0.54	84
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.90	0.88	63	3.54	1.75	79	2.23	1.24	75	6.72	3.01	87	3.92	3.67	57
Earning assets that reprice within 1 year	19.07	38.80	12	19.86	38.76	9	20.47	39.38	11	22.62	39.29	9	22.86	40.29	10
Interest-bearing liabilities that reprice within 1 year	5.29	6.64	54	6.70	8.86	46	6.43	8.20	48	8.47	10.19	46	6.91	10.01	36
Long-term debt that reprices within 1 year	0.21	0.27	72	0.15	0.52	61	0.15	0.47	62	0.16	0.96	53	0	1.34	25
Net assets that reprice within 1 year	13.57	30.83	16	13	27.76	19	13.89	29.11	17	13.98	26.63	15	15.95	27.38	25
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.58	-3.31	48	6.69	6.19	57	2.30	3.20	51	14.23	14.45	52	14.44	16.62	47
Net short-term noncore funding dependence	-5.10	-9.17	62	3.68	-2.71	72	-0.52	-4.76	63	9.63	3.38	65	7.64	4.66	51
Short-term investment / Short-term noncore funding	223.86	304.29	50	59.44	149.65	25	108.03	184.19	36	25.18	77.77	34	19.82	66.46	29
Liquid assets - short-term noncore funding / Nonliquid assets	27.34	36.72	42	11.23	24.47	32	14.65	28.18	34	6.72	16.97	35	12.06	16.04	50
Net loans and leases / Total deposits	73.09	73.05	51	89.68	82.06	70	86.70	79.43	72	93.27	90.31	55	86.28	90.08	38
Net loans and leases / Core deposits	75.01	78.83	46	92.74	92.26	54	89.42	88.34	60	98.02	103.93	44	90.19	105	27
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.53	0.50	83	2.25	1.73	69	2.29	1.57	70	1.58	0.72	80	-0.02	-0.82	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.52	1.06	68	4.48	4.54	59	3.80	4.31	55	1.67	1.36	64	-2.22	-1.98	43
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0.01	0	75	-0.01	-0.05	38
Percent of Investment Securities															
Held-to-maturity securities	24.19	13.65	69	26.71	11.41	77	26.96	11.38	77	26.22	12.67	73	32.52	16.19	74
Available-for-sale securities	75.74	84.59	30	73.18	86.72	23	72.93	87.23	23	73.68	85.40	27	67.35	81.88	26
U.S. Treasury securities	0.25	6.01	34	0.72	5.26	48	1.47	4.72	59	1.01	6.15	49	0.63	6.99	44
US agency securities (excluding mortgage-backed securities)	6.09	4.24	72	7.19	3.94	74	8.09	4.01	76	5.20	3.49	72	4.86	4.02	65
Municipal securities	24.35	8.38	85	26.19	9.87	83	26.43	9.83	82	25.61	7.75	88	32.29	9.16	91
Mortgage-backed securities	67.95	66.09	51	63.68	66.61	44	61.72	66.64	42	65.54	67.43	43	59.84	65.45	36
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	1.28	3.01	47	2.11	2.93	57	2.18	3.01	57	2.53	2.94	64	2.25	2.79	62
Mutual funds and equity securities	0.07	0.29	45	0.11	0.38	47	0.11	0.35	43	0.11	0.40	45	0.13	0.42	49
Debt securities 1 year or less	8.11	8.18	60	6.69	11.25	40	8.15	10.55	51	11.92	11.86	61	4.97	11.91	33
Debt securities 1 to 5 years	7.29	17.39	33	9.85	17.70	42	11.23	17.03	46	7.97	17.94	37	7.73	19.18	33
Debt securities over 5 years	84.53	72.07	66	83.35	68.10	66	80.51	69.86	60	80.01	66.02	61	87.18	64.73	81
Pledged securities	51.35	33.37	73	69.28	37.16	86	65.43	35.67	84	62.37	30.57	88	62.48	33.30	86
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0.32	0.03	90	1.12	0.04	94
Percent Change from Prior Like Quarter															
Short-term investments	69.46	64.27	63	141.98	124.80	66	117.81	183.32	50	112.50	26.69	85	117.04	6.77	96
Investment securities	41.06	32.48	66	-8.79	20.30	9	-16.51	23.62	5	3.49	11.75	41	37.86	9.42	86
Core deposits	10.87	16.96	23	40.73	26	86	15.09	26.88	16	23.93	11.23	84	26.88	7.29	91
Noncore funding	-53.72	-21.64	10	-8.66	-6.57	48	-46.31	-12.18	9	32.39	6.59	85	13.74	10.67	63

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,045,514	3,123,818	2,306,129
Commit: Secured commercial real estate loans	722,129	756,400	727,461	897,065	566,304
Commit: Unsecured real estate loans	6,761	21,500	4,079	13,997	2,660
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	31,006	54,074	50,914	60,245	48,253
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	97,529	322,151	351,877	93,013	28,994
Written options contracts (interest rate)	58,861	128,615	115,027	36,943	18,375
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,584,209	1,359,018	1,440,431	883,164	534,520
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					18.54	22.01	46	19.87	23.52	47	18.49	24.05	37		
Standby letters of credit	0.18	0.66	18	0.33	0.72	34	0.31	0.71	31	0.38	0.84	34	0.39	0.92	33
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	10.30	47.31	35	10.93	51.49	29	11.61	48.62	32	6.45	68.47	20	4.66	65.81	20
Interest rate contracts	10.30	35.15	38	10.93	36.10	31	11.61	34.36	34	6.45	47.31	21	4.66	43.84	21
Interest rate futures and forward contracts	0.58	4.39	57	1.95	8.89	64	2.14	6.21	68	0.59	10.67	53	0.23	11.40	45
Written options contracts (interest rate)	0.35	1.69	42	0.78	2.33	48	0.70	2.18	46	0.24	2.47	37	0.15	2.16	31
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	9.38	20.27	44	8.21	20.71	35	8.77	20.83	37	5.62	28.86	23	4.28	26.74	23
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					27.99	42.82	37	39.08	45.53	58	32.88	44.93	48		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,740,599	1,809,784	1,907,335	1,013,120	581,889
Interest rate contracts	1,740,599	1,809,784	1,907,335	1,013,120	581,889
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	97,529	322,151	351,877	93,013	28,994
Written options	58,861	128,615	115,027	36,943	18,375
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	58,861	128,615	115,027	36,943	18,375
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,584,209	1,359,018	1,440,431	883,164	534,520
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,740,599	1,809,784	1,907,335	1,013,120	581,889
Interest rate contracts	1,740,599	1,809,784	1,907,335	1,013,120	581,889
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,681,738	1,487,633	1,555,458	920,106	552,895
One year or less	97,529	133,815	120,227	54,310	58,858
Over 1 year to 5 years	335,716	215,213	215,213	110,763	91,798
Over 5 years	1,248,493	1,138,605	1,220,018	755,033	402,239
Gross negative fair value (absolute value)	30,884	60,026	57,342	17,552	5,081
Gross positive fair value.....	29,730	53,565	48,613	14,588	5,303
Held for trading.....	0	0	0	0	0
Non-traded.....	29,730	53,565	48,613	14,588	5,303
Current credit exposure on risk-based capital derivative contracts	27,109	50,517	46,393	14,549	4,630
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	5.60	12.59	49	17.80	14.59	66	18.45	14.05	66	9.18	13.49	58	4.98	12.78	44
Written options	3.38	7.18	45	7.11	8.60	57	6.03	8.18	55	3.65	5.91	50	3.16	6.60	47
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	3.38	6.91	47	7.11	8.13	60	6.03	7.73	57	3.65	5.10	53	3.16	5.49	52
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	91.02	71.71	67	75.09	67.37	46	75.52	68.76	47	87.17	69.75	61	91.86	70.34	65
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	96.62	91.91	45	82.20	90.28	23	81.55	91.48	21	90.82	93.86	27	95.02	94.47	40
One year or less	5.60	27.90	25	7.39	31.66	26	6.30	32.05	25	5.36	32.17	21	10.11	32.51	32
Over 1 year to 5 years	19.29	29.78	36	11.89	27.15	28	11.28	27.06	26	10.93	30.45	25	15.78	31.16	28
Over 5 years	71.73	29.19	91	62.91	28.15	84	63.96	29.56	82	74.53	28.09	90	69.13	28.71	88
Gross negative fair value (absolute value)	1.77	1.18	74	3.32	1.65	79	3.01	1.55	77	1.73	0.83	84	0.87	0.72	63
Gross positive fair value	1.71	1.59	57	2.96	2.48	60	2.55	2.23	60	1.44	1.19	66	0.91	0.85	58
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	53	0.04	0.07	53	0.04	0.07	56	0.01	0.06	47	0	0.06	27
Gross positive fair value (X)	0.02	0.06	35	0.03	0.10	33	0.03	0.09	32	0.01	0.07	29	0	0.06	22
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.02	0.01	75	0.03	0.02	78	0.03	0.02	78	0.01	0.01	71	0	0.01	61
Current credit exposure (X)	0.02	0.05	41	0.03	0.07	40	0.03	0.06	38	0.01	0.05	35	0	0.04	33
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.59	45	0.46	0.91	42	0.42	0.85	42	0.13	0.73	34	0.06	0.53	35

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	185,827	52,429	52,429	48,948	45,284
Gross losses	7,038	10,569	12,535	12,657	10,567
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,238	4,044	5,486	5,073	6,634
Net losses	800	6,525	7,049	7,584	3,933
Provision for loan and lease losses	-48,422	100,718	101,960	11,065	7,597
Adjustments	0	38,487	38,487	0	0
Ending balance	136,605	185,109	185,827	52,429	48,948
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.38	-0.12	9	0.82	0.66	73	0.62	0.51	68	0.09	0.15	38	0.07	0.14	27
Provision for loan and lease losses / Average loans and leases	-0.61	-0.21	10	1.24	1.06	67	0.94	0.82	63	0.14	0.24	38	0.11	0.24	29
Provision for loan and lease losses / Net loan and lease losses	-6,052.75	-65.12	3	1,543.57	587.54	90	1,446.45	487.86	90	145.90	130.58	69	193.16	134.68	83
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.32	59	1.68	1.58	67	1.72	1.58	68	0.51	0.83	22	0.64	0.90	26
Allowance for loan and lease losses / Total loans and leases	1.37	1.30	60	1.66	1.55	68	1.70	1.55	68	0.51	0.81	23	0.64	0.89	26
Allowance for loan and lease losses / Net loans and leases losses (X)	128.07	17.40	95	21.28	11.29	84	26.36	11.58	84	6.91	8.03	63	12.45	7.54	82
Allowance for loan and lease losses / Nonaccrual assets	376.75	330.05	74	496.72	301.93	85	503.87	299.17	83	116.73	218.72	31	159.44	214.03	47
ALLL / 90+ days past due + nonaccrual loans and leases	285.49	271.93	64	389.65	249.38	77	404.87	244.34	80	92.69	151.73	33	140.72	160.51	57
Gross loan and lease losses / Average loans and leases	0.09	0.20	27	0.13	0.35	25	0.12	0.34	20	0.16	0.28	35	0.15	0.30	32
Recoveries / Average loans and leases	0.08	0.08	57	0.05	0.07	43	0.05	0.07	42	0.06	0.08	49	0.09	0.09	58
Net losses / Average loans and leases	0.01	0.12	18	0.08	0.28	26	0.06	0.27	22	0.09	0.21	40	0.06	0.22	24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	49.76	25.09	85	31.95	24.77	71	43.34	33.98	72	48.01	36.22	82	52.28	41.30	73
Earnings coverage of net loan and lease losses (X)	233.92	26.30	93	27.78	20.97	74	35.05	22.91	79	26.94	24.40	68	46.31	21.75	85
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	31	0.03	0.04	57	0.03	0.04	53	0.06	0.01	87	0.02	0.02	58
Real estate loans secured by 1-4 family	-0.02	-0.01	36	0.04	0.01	76	0.04	0.01	81	0.06	0.01	88	0.06	0.01	85
Revolving	-0.03	-0.07	37	0.02	0.01	64	0.01	0.01	64	-0.03	0.02	21	0.02	0.03	52
Closed-end	-0.02	-0.01	34	0.04	0.01	85	0.05	0	87	0.08	0	94	0.07	0.01	91
Commercial real estate loans	0	0.04	42	0.02	0.06	48	0.02	0.07	37	0.06	0.01	82	-0.01	0.01	23
Construction and land development	0.03	0.01	86	0.01	0	77	0	0	68	-0.02	-0.01	27	-0.03	-0.03	30
1-4 family	0.03	0	96	-0.01	0	14	-0.01	0	9	0	0	88	0	-0.01	63
Other	-0.01	0.01	31	0.02	0	84	0.01	0	76	-0.03	-0.01	22	-0.03	-0.02	27
Multifamily	0.02	0.01	84	0	0	58	0	0	58	-0.01	0	7	0	0	28
Nonfarm nonresidential	0	0.05	19	0.03	0.08	45	0.02	0.11	36	0.08	0.02	86	-0.01	0.02	20
Owner-occupied	0	0.01	65	0.02	0.02	72	0.01	0.02	63	0.05	0.01	90	-0.03	0.01	0
Other	-0.01	0.04	15	0.01	0.05	50	0.01	0.08	40	0.03	0.01	82	0.02	0.01	75
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	-0.26	0	6
Commercial and industrial loans	0.02	0.19	27	0.14	0.46	31	0.11	0.47	23	0.07	0.37	17	0.10	0.31	24
Loans to individuals	0.51	0.72	47	1.17	1.25	62	0.96	1.13	56	0.52	1.17	27	0.62	1.16	38
Credit card loans				2.27			3.33			2.92			3.11		2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0.04	0.08	68	0	0.15	38
Loans to foreign governments and institutions				0			0		0			0		0	
Other loans and leases	-0.01	0.09	13	-0.01	0.14	10	-0.01	0.15	9	0.04	0.15	48	0	0.14	36

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		32,806		17,660		31,811		36,611		19,720
90+ days past due loans and leases		11,591		10,240		9,018		11,650		4,084
Nonaccrual loans and leases		36,259		37,266		36,880		44,913		30,700
Total past due and nonaccrual loans and leases		80,656		65,166		77,709		93,174		54,504
Restructured 30–89 days past due		124		322		215		281		151
Restructured 90+ days past due		339		70		172		37		7
Restructured nonaccrual		1,615		1,818		1,828		1,422		2,855
Total restructured loans and leases		2,078		2,210		2,215		1,740		3,013
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		3,244		3,799		3,540		5,113		5,744
Other real estate owned		293		730		504		4,062		7,173
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.33	0.29	65	0.16	0.37	29	0.29	0.39	44	0.35
90+ days past due loans and leases	0.12	0.09	77	0.09	0.13	65	0.08	0.12	63	0.11
Nonaccrual loans and leases	0.36	0.54	34	0.33	0.66	23	0.34	0.66	22	0.44
90+ days past due and nonaccrual loans and leases	0.48	0.68	40	0.43	0.84	24	0.42	0.85	21	0.55
30–89 days past due restructured	0	0.01	49	0	0.01	52	0	0.01	46	0
90+ days past due restructured	0	0	77	0	0.01	67	0	0.01	68	0
Nonaccrual restructured	0.02	0.12	16	0.02	0.14	15	0.02	0.13	17	0.01
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.33	0.29	65	0.16	0.37	29	0.29	0.40	44	0.35
90+ days past due assets	0.12	0.09	77	0.09	0.13	65	0.08	0.12	63	0.11
Nonaccrual assets	0.36	0.55	33	0.33	0.67	23	0.34	0.67	22	0.44
30+ days past due and nonaccrual assets	0.81	1	48	0.59	1.25	22	0.71	1.29	27	0.90
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.28	0.40	39	0.29	0.52	27	0.28	0.52	27	0.36
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.42	33	0.29	0.55	22	0.28	0.55	25	0.39
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.24	0.48	21	0.25	0.61	16	0.25	0.60	17	0.35
Allowance for loan and lease losses	29.47	67.85	19	22.79	66.38	9	22.23	66.66	8	103.77
Equity capital + allowance for loan and lease losses	1.41	4.12	14	1.45	5.10	9	1.40	4.97	10	2.06
Tier 1 capital + allowance for loan and lease losses	2.31	4.89	18	2.38	6.26	13	2.29	6.05	13	3.64
Loans and leases + other real estate owned	0.40	0.82	21	0.38	0.98	12	0.38	0.97	12	0.53

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.26	0.25	63	0.16	0.35	35	0.29	0.39	45	0.35	0.38	56	0.26	0.42	33
	90+ days past due		0.08	0.12	71	0.10	0.17	68	0.08	0.16	66	0.11	0.16	68	0.06	0.22	54
	Nonaccrual.....		0.39	0.60	35	0.42	0.70	35	0.41	0.76	30	0.37	0.46	47	0.46	0.57	45
Commercial and industrial	30–89 days past due		0.70	0.24	90	0.10	0.24	33	0.24	0.23	64	0.31	0.31	61	0.07	0.30	16
	90+ days past due		0.12	0.02	92	0.07	0.03	84	0.10	0.03	85	0.14	0.05	83	0	0.05	29
	Nonaccrual.....		0.40	0.65	40	0.10	0.80	9	0.13	0.75	12	1.04	0.83	66	0.24	0.76	22
Individuals	30–89 days past due		1.02	0.60	80	0.61	0.74	50	0.94	0.83	62	1.06	0.83	63	0.89	0.84	48
	90+ days past due		0.13	0.08	76	0.10	0.11	65	0.13	0.14	65	0.16	0.17	68	0.11	0.16	62
	Nonaccrual.....		0.08	0.17	48	0.07	0.24	38	0.06	0.28	34	0.07	0.17	44	0.11	0.23	43
Depository institution loans	30–89 days past due			0.03			0.01			0				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0.05	0.17	59
	90+ days past due		0	0	45	0	0	45	0	0	44	0.81	0	98	0.05	0	92
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07				0.01
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.17			0.04			0.09			0.03				0.06
Other loans and leases	30–89 days past due		0.01	0.11	40	0	0.14	19	0	0.18	15	0.04	0.20	41	0.05	0.17	44
	90+ days past due		0.78	0.01	99	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		0.38	0.36	62	0.31	0.51	37	0.41	0.65	36	0.48	0.67	44	0.41	0.71	29
1–4 family	30–89 days past due	0.15	0.25	74	0.24	0.36	74	0.15	0.33	69	0.17	0.31	72	0.14	0.46	60
	90+ days past due	0.93	0.76	70	0.82	0.91	56	0.86	0.89	60	0.82	0.73	64	0.74	0.86	53
Revolving	30–89 days past due	0.30	0.33	48	0.19	0.40	30	0.18	0.48	25	0.23	0.45	28	0.28	0.50	29
	90+ days past due	0.05	0.03	77	0.02	0.02	72	0.01	0.03	72	0.01	0.05	57	0.04	0.05	62
	Nonaccrual	0.04	1.05	14	0.06	1.28	12	0.05	1.13	13	0.16	1	19	0.06	1.17	11
Closed-end	30–89 days past due	0.41	0.36	64	0.35	0.52	41	0.48	0.65	47	0.55	0.70	51	0.45	0.75	34
	90+ days past due	0.19	0.27	74	0.30	0.41	77	0.19	0.38	73	0.21	0.35	72	0.17	0.53	60
Junior lien	Nonaccrual	1.22	0.71	83	1.03	0.89	69	1.09	0.87	71	0.99	0.70	76	0.94	0.84	64
	30–89 days past due	0.03	0.01	88	0.01	0.02	55	0.01	0.02	48	0.03	0.02	71	0.04	0.03	73
	90+ days past due	0.03	0	96	0.01	0	89	0.01	0	86	0.03	0	95	0.01	0	79
	Nonaccrual	0.09	0.04	83	0.09	0.05	75	0.10	0.04	84	0.09	0.04	79	0.10	0.06	73
Commercial real estate	30–89 days past due	0.20	0.16	70	0.08	0.21	35	0.23	0.26	62	0.27	0.18	75	0.15	0.17	50
	90+ days past due	0.05	0.01	87	0.02	0.02	75	0.04	0.02	84	0.08	0.03	78	0	0.03	46
	Nonaccrual	0.13	0.48	22	0.18	0.53	23	0.17	0.62	17	0.11	0.23	31	0.22	0.28	49
Construction and development	30–89 days past due	0.08	0.15	60	0.10	0.24	52	0.50	0.28	77	0.16	0.28	55	0.25	0.21	66
	90+ days past due	0	0.01	38	0.07	0.01	91	0.04	0.01	89	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	0.02	0.31	36	0.01	0.32	25	0.02	0.41	28	0.04	0.20	37	0.01	0.19	32
	30–89 days past due	0	0.03	31	0	0.03	29	0.47	0.03	96	0.02	0.06	54	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0.04	0	94	0	0	41	0	0	43
Other	Nonaccrual	0.01	0.02	67	0	0.03	27	0	0.03	27	0.02	0.02	72	0	0.02	28
	30–89 days past due	0.08	0.10	72	0.10	0.17	61	0.03	0.22	40	0.14	0.20	66	0.25	0.13	76
	90+ days past due	0	0	40	0.07	0	94	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.25	39	0.01	0.26	32	0.02	0.35	33	0.01	0.17	38	0.01	0.15	38
Multifamily	30–89 days past due	0.32	0.09	87	0	0.09	24	0.35	0.09	85	0	0.08	19	0	0.10	36
	90+ days past due	0	0	46	0.10	0	96	0	0	45	0.03	0	91	0	0.01	39
	Nonaccrual	0	0.13	21	0.05	0.09	55	0.01	0.11	44	0.10	0.05	80	0.01	0.08	53
Nonfarm non-residential	30–89 days past due	0.21	0.12	75	0.09	0.21	43	0.17	0.23	56	0.32	0.14	83	0.16	0.17	53
	90+ days past due	0.06	0.01	89	0	0.02	65	0.05	0.02	83	0.10	0.03	81	0.01	0.03	53
Owner Occupied	Nonaccrual	0.17	0.58	19	0.23	0.68	23	0.21	0.80	18	0.12	0.28	27	0.32	0.30	59
	30–89 days past due	0.10	0.04	82	0.03	0.07	42	0.01	0.07	22	0.09	0.07	66	0.03	0.09	27
	90+ days past due	0.01	0	85	0	0	71	0.01	0	75	0.08	0.01	91	0.01	0.01	60
Other	Nonaccrual	0.09	0.20	32	0.14	0.26	31	0.10	0.27	23	0.10	0.16	43	0.02	0.17	16
	30–89 days past due	0.11	0.07	74	0.06	0.13	53	0.16	0.14	68	0.23	0.07	90	0.13	0.07	78
	90+ days past due	0.05	0.01	88	0	0.01	71	0.04	0.01	88	0.02	0.01	78	0	0.01	31
	Nonaccrual	0.08	0.31	31	0.10	0.36	33	0.11	0.44	30	0.02	0.10	28	0.31	0.13	83
Farmland	30–89 days past due	0.52	0.13	86	0.42	0.24	80	0	0.11	30	0.20	0.23	61	0.41	0.25	77
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0.06	0.01	89	0	0.01	42
	Nonaccrual	0	1.06	21	2.73	1.49	77	0.79	1.13	57	1.18	0.84	68	2.13	1.23	78
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,628,290	1,747,244	1,749,206	1,768,026	1,279,117
Retained earnings	990,786	860,013	888,624	824,694	737,581
Accumulated other comprehensive income (AOCI)	4,463	38,301	31,359	1,201	-37,871
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,623,539	2,645,558	2,669,189	2,593,921	1,978,827
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,155,600	1,168,031	1,164,901	1,150,982	920,595
Accumulated other comprehensive income-related adjustments	4,463	38,301	31,359	1,201	-37,871
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,463,476	1,439,226	1,472,929	1,441,738	1,096,103
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,463,476	1,439,226	1,472,929	1,441,738	1,096,103
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	144,484	144,529	144,484	0	0
Non-qualifying capital instruments	0	0	0	0	162,500
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	144,484	144,529	144,484	0	162,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	144,484	144,529	144,484	0	162,500
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus	28,000	60,000	55,000	60,000	25,000
Non-qualifying capital instruments	130,000	130,000	130,000	136,500	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	90,314	129,557	129,001	53,526	49,898
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	248,314	319,557	314,001	250,026	74,898
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	248,314	319,557	314,001	250,026	74,898
Exited advanced approach tier 2 capital					
Total capital	1,856,274	1,903,312	1,931,414	1,691,764	1,333,501
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	17,062,497	16,702,714	16,544,759	13,891,163	12,624,659
Less: Deductions from common equity tier 1 capital	1,155,600	1,168,031	1,164,901	1,150,982	920,594
Less: Other deductions	-14,072	-15,757	-15,502	-17,468	-16,543
Total assets for leverage ratio	15,920,969	15,550,440	15,395,360	12,757,649	11,720,608
Total risk-weighted assets	11,339,825	11,080,725	10,989,527	11,188,570	8,338,973
Exited advanced approach total RWA					

BHC	Peer # 1	Pct												
12.91	12.59	62	12.99	12.26	72	13.40	12.35	72	12.89	12.11	73	13.14	12.09	74
0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
14.18	13.31	67	14.29	12.97	77	14.72	13.08	79	12.89	12.78	61	15.09	12.85	81
0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
16.37	15.21	77	17.18	15.12	82	17.58	15.23	84	15.12	14.36	70	15.99	14.45	78
0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
10.10	9.07	78	10.18	9.05	81	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81
	6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			3,047			2,812			3,894			3,484				3,215	8.36	30.38
Other insurance activities income			3,047			2,812			3,894			3,484				3,215	8.36	30.38
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			349,735			304,288			306,038			299,516				225,317	14.94	87.03

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.67	0.38	78	0.62	0.41	75	0.64	0.41	75	0.67	0.47	76	0.71	0.47	78			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.05	11.72	84	17.20	11.07	75	16.97	11.03	75	20.05	11.51	82	17.23	10.22	73			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018	
Foreign Activities									
Total foreign loans and leases	0		0		0		0		0
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans	0		0		0		0		0
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	6,999		6,995		7,000		7,000		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	6,999		6,995		7,000		7,000		0
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0.63		0.88		0.87		1.25		1.17
Cost: Interest-bearing deposits.....	0.12		0.48		0.42		1.19		0.97
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.18		6.51		5.18		27.03		27.29
Commercial and industrial loans	0.86		0.43		0.64		0.29		1.53
Foreign governments and institutions	0		0		0		0		0
Growth Rates									
Net loans and leases.....	-0.16		-0.58		-2.40		22.48		7.24
Total selected assets.....	0.06	3.36	53	2.65	0	2.04	49	12.40	3.24
Deposits	10.74		-1.43		3.46		10.36		5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		120,500	64,473	64,485	103,414	86,874	86.90	78.24
Dividends		120,500	64,000	64,000	102,000	86,000	88.28	78.52
Interest		0	473	485	1,414	874	-100.00	-100.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		1,800	1,200	1,200	2,471	486	50.00	170.68
Dividends		1,800	1,200	1,200	2,471	486	50.00	170.68
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		122,300	65,673	65,685	105,885	87,360	86.23	79.14
Securities gains (losses)		0	-6	-6	-1	4		
Other operating income		0	0	0	15	86		-100.00
Total operating income		122,300	65,667	65,679	105,899	87,450	86.24	78.99
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		1,395	1,449	1,914	102	0	-3.73	19828.57
Other expenses		7,279	7,913	10,465	16,366	15,491	-8.01	-0.31
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		8,674	9,362	12,379	16,468	15,491	-7.35	18.68
Income (loss) before taxes		113,626	56,289	53,284	89,452	71,919	101.86	86.22
Applicable income taxes (credit)		-1,938	-2,044	-2,471	-3,207	-3,739		
Extraordinary items								
Income before undistributed income of subsidiaries		115,564	58,333	55,755	92,659	75,658	98.11	82.70
Equity in undistributed income of subsidiaries		72,548	10,856	66,289	66,214	67,454	568.28	
Bank subsidiaries		72,452	10,565	65,732	66,959	65,808	585.77	
Nonbank subsidiaries		96	291	557	-745	1,646	-67.01	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		188,112	69,189	122,044	158,873	143,112	171.88	201.38
Memoranda								
Bank net income		192,952	74,565	129,732	168,959	151,808	158.77	188.44
Nonbank net income		1,896	1,491	1,757	1,726	2,132	27.16	336.87
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,721,478	93.28	2,627,698	89.92	2,675,924	90.80	2,572,916	1,991,564	3.57	91.76
Common and preferred stock		2,721,478	93.28	2,627,698	89.92	2,675,924	90.80	2,572,916	1,991,564	3.57	91.76
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		9,825	0.34	9,465	0.32	9,730	0.33	9,169	12,210	3.80	25.16
Common and preferred stock		9,825	0.34	9,465	0.32	9,730	0.33	9,169	12,210	3.80	25.16
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	225	1,212		-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		148,160	5.08	246,981	8.45	223,224	7.57	170,854	121,857	-40.01	234.82
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	-100.00
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		38,017	1.30	38,228	1.31	38,194	1.30	38,393	33,159	-0.55	32.94
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,917,480	100.00	2,922,372	100.00	2,947,072	100.00	2,791,557	2,160,002	-0.17	94.23
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		35,018	1.20	35,127	1.20	35,100	1.19	36,438	0	-0.31	
Other liabilities		25,786	0.88	22,256	0.76	23,045	0.78	22,976	16,819	15.86	106.92
Balance due to subsidiaries and related institutions		132,693	4.55	132,023	4.52	132,190	4.49	138,222	164,356	0.51	-3.45
Total liabilities		193,497	6.63	189,406	6.48	190,335	6.46	197,636	181,175	2.16	24.92
Equity Capital		2,723,983	93.37	2,732,966	93.52	2,756,737	93.54	2,593,921	1,978,827	-0.33	102.20
Perpetual preferred stock (income surplus)		144,484	4.95	144,529	4.95	144,484	4.90	0	0	-0.03	
Common stock		141,834	4.86	141,834	4.85	141,834	4.81	141,827	113,758	0.00	55.22
Common surplus		1,634,086	56.01	1,634,172	55.92	1,634,815	55.47	1,636,966	1,166,701	-0.01	141.01
Retained earnings		946,746	32.45	802,892	27.47	831,688	28.22	824,694	737,581	17.92	62.28
Accumulated other comprehensive income		4,463	0.15	38,301	1.31	31,359	1.06	1,201	-37,871	-88.35	
Other equity capital components		-147,630	-5.06	-28,762	-0.98	-27,443	-0.93	-10,767	-1,342		
Total liabilities and equity capital		2,917,480	100.00	2,922,372	100.00	2,947,072	100.00	2,791,557	2,160,002	-0.17	94.23
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		132,693	4.55	132,023	4.52	132,190	4.49	138,222	164,356	0.51	-3.45
Notes payable to subsidiaries that issued TPS		130,000	4.46	130,000	4.45	130,000	4.41	136,500	162,500	0.00	-5.80
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.01	12.52	20	3.52	6.29	21	4.60	7.29	22	7.49	9.68	19	8.69	10.40	29
Bank net income / Average equity investment in banks	9.50	12.35	31	3.85	6.43	22	4.99	7.45	23	7.85	10.51	19	9.10	11.19	32
Nonbank net income / Average equity investment in nonbanks	26.05	13.18	79	20.75	8.01	84	18.28	9.75	79	16.85	7.89	78	21.86	7.10	87
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	102.57	96.45	60	107.77	87.60	68	106.30	88.16	66	106.35	82.22	72	106.08	82.56	71
Nonbank net income / Parent net income	1.01	3.22	53	2.15	4.43	67	1.44	3.59	57	1.09	5.93	57	1.49	3.78	63
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	7.10	16.51	30	6.93	20.37	25	6.90	20.06	24	7.62	20.43	32	9.16	20.88	41
Total debt / Equity capital	1.29	11.37	27	1.29	14.74	25	1.27	14.41	24	1.40	14.31	29	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	6.06	13.41	30	6.04	17.04	25	5.99	16.67	24	6.67	16.36	32	8.21	17.10	39
Total debt + Loans guaranteed for affiliate / Equity capital	1.29	11.46	27	1.29	15.02	25	1.27	14.68	24	1.40	14.56	29	0	15.14	15
Total debt / Equity capital – excess over fair value	1.29	11.47	27	1.29	14.86	25	1.27	14.52	24	1.40	14.51	29	0	14.81	15
Long-term debt / Equity capital	1.29	10.65	27	1.29	13.73	25	1.27	13.56	24	1.40	13.04	30	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	12.53	40.69	27	7.64	32.61	26	8.03	34.67	25	5.86	28.44	30	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	100.27	103.15	37	96.49	103.27	13	97.42	102.81	19	99.54	103.22	27	101.26	103.10	45
Total investment in subs / Equity capital	100.27	108.29	30	96.49	110.46	9	97.42	110.16	11	99.54	111.07	15	101.26	112.48	31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.03	0.27	37	-1.04	0.69	5	-0.58	0.47	13	-0.07	0.36	23	0.17	0.35	47
Equity investment in subs – equity cap / Net income-div (X)	0.05	0.85	5		2.31			1.82			1.22		0.29	1.22	25
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	152.74	152.56	61	91.80	128.63	25	67.58	136.59	14	123.66	177.68	33	124.16	162.34	38
Cash from ops + noncash items + op expense / Op expense + dividend	156.68	155.61	60	92.15	142.45	23	68.67	147.24	9	128.99	190.27	29	139.61	174.91	38
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	7.99	94.59	12	195.26	140.42	78	148.95	134.08	67	142.04	116.34	71	153.06	103.19	85
Pretax operating income + interest expense / Interest expense	8,245.23	1,645.53	94	3,984.68	1,826.91	85	2,883.91	2,016.32	80	87,798.04	1,968.54	97		2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,627.83	1,896.20	76	1,135.30	1,413.95	62	865.13	1,539.23	50	1,267.78	1,632.83	51	1,052.44	1,369.37	53
Dividends + interest from subsidiaries / Interest expense + dividends	165.14	174.48	61	99.73	144.62	31	72.68	150.43	16	147.34	210.80	33	150.75	188.90	41
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	24.77	40.79	50		26.65		46.16	35.64	80		57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.72	3.29	62	8.43	3.69	79	6.35	3.85	72	6.06	2.64	77	5.60	2.61	73
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.07	1.76	49	0.07	2.95	48	0.07	2.66	48	0.07	5.62	43	0.11	5.50	43
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	62.88	69.90	46	110.40	84.44	78	158.66	81.10	89	77.45	57.84	73	76.60	57.26	69
Dividends declared / Net income	38.63	27.22	75	93.08	49.77	88	72.48	42.29	89	45.17	33.08	73	40.49	27.33	76
Net income – dividends / Average equity.....	5.53	9.25	20	0.24	3.19	19	1.27	4.14	18	4.11	6.46	20	5.17	7.33	22
Percent of Dividends Paid															
Dividends from bank subsidiaries	165.83	160.45	62	99.38	130.19	38	72.35	132.17	25	142.14	178.13	41	148.40	157.73	47
Dividends from nonbank subsidiaries	2.48	6.19	62	1.86	3.74	71	1.36	3.41	68	3.44	7.53	66	0.84	7.13	63
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	168.31	213.42	54	101.24	167.02	29	73.71	174.85	16	145.58	260.40	29	149.24	215.26	34
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	62.45	43.30	65	85.83	61.85	66	49.33	60.28	43	60.37	66.55	39	56.65	60.71	47
Interest income from bank subsidiaries.....	0	0.11	25	0.63	0.48	76	0.37	0.36	73	0.84	0.54	75	0.58	0.52	74
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	62.45	48.70	63	86.47	71.13	63	49.71	62.88	41	61.21	69.36	37	57.23	63.43	45
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	94.94	66.90	61	80.48	52.29	65	68.30	56.39	58	143.16	82.95	82	22.80	51.40	44
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	94.94	94.31	59	80.48	70.62	60	68.30	79.84	47	143.16	150.41	67	22.80	99.33	29
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.53	72.55	67	97.46	68	63	97.44	69.76	64	96.32	67.32	62	98.34	65.18	69
Interest income from bank subsidiaries.....	0	0.27	24	0.72	1.03	73	0.74	0.63	76	1.34	0.80	77	1	0.92	73
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	98.53	82.68	58	98.18	80.80	54	98.18	82.20	54	97.65	78.80	50	99.34	74.20	63
Dividends from nonbank subsidiaries	1.47	3.56	65	1.83	2.36	71	1.83	1.95	72	2.33	2.65	71	0.56	2.57	66
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	1.47	5.69	57	1.83	5.80	62	1.83	4.70	62	2.33	7.29	61	0.56	7.64	54
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	378.93	28.03	98	375.84	27.05	97	376.61	27.08	97	379.33	28.33	96		26.53	